



# FEMA

## *Intuitive Homeowners Elevate Above Code*

BAY ST. LOUIS, MS. – After seeing their home totally demolished during Hurricane Katrina, one family decided to rebuild so they would never again endure such destruction.

In August 2005, Katrina raised the home of Louis Necaie off its original slab and launched it onto a vacant lot across the street. The carport was not far behind, landing in the middle of the street.

The devastation was so great that local officials worked for a month to make the community safe enough for the Necaies and their neighbors to return home. Necaie vowed that he would not move from his Bay St. Louis neighborhood, but he knew he would have to rebuild differently in order to escape damage from future storms.

Using his flood insurance settlement and a loan through the U.S. Small Business Administration (SBA), Necaie rebuilt his home 10 feet above the original slab foundation, which equates to 18- feet-10-inches from sea level to the first finished floor.

Base flood elevation (BFE), the height of water resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year, was determined to be 18 feet in that location, according to new digital Flood Insurance Rate Maps. That means building codes now require the first floor of any new or rebuilt structure be above the 18-foot mark in that area.

The NFIP, administered by the Federal Emergency Management Agency (FEMA), provides flood insurance for people not only in high-risk areas, but in low and moderate risk zones as well – where 25 to 30 percent of all flood claims occur.

Disaster survivors, including homeowners, renters, business owners and small agricultural cooperatives located in a declared disaster area may be eligible for financial assistance from SBA.

In addition, an SBA-approved low-interest loan may be increased by up to 20 percent of the total amount of disaster damage if necessary to protect the property from future damage.

Almost to the day, seven years after Hurricane Katrina, Hurricane Isaac inundated the coastal area and produced in excess of 10 feet of storm surge near Bay St. Louis and dropped nearly 20 inches of rain in just a few days. There was two feet of water under Necaie's new home, but the home itself remained dry.

"Katrina did not run me out and I don't plan on leaving," said Necaie. "I have no regrets."



Hancock County,  
Mississippi



### Quick Facts

Year:

**2005**

Sector:

**Private**

Cost:

**\$23,000.00 (Actual)**

Primary Activity/Project:

**Elevation, Structural**

Primary Funding:

**National Flood Insurance Program (NFIP)**